



Order Filed on May 22, 2018
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

DENISE CARLON, ESQUIRE

KML LAW GROUP, P.C.

Sentry Office Plz

216 Haddon Ave.

Suite 406

Westmont, NJ 08018

(215)627-1322

dcarlon@kmlawgroup.com

Attorneys for Secured Creditor

HomeBridge Financial Services, Inc.

In Re:

Adam Czekanski, Elzbieta Czekanski,

Debtors.

Case No.: 18-11160 RG

Adv. No.:

Hearing Date: 3/21/18 @ 9:00 a.m.

Judge: Rosemary Gambardella

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED

DATED: May 22, 2018

A handwritten signature in cursive script, reading "Rosemary Gambardella".
Honorable Rosemary Gambardella
United States Bankruptcy Judge

Page 2

Debtor: Adam Czekanski, Elzbieta Czekanski

Case No.: 18-11160 RG

Caption: **ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, HomeBridge Financial Services, Inc., holder of a mortgage on real property located at 47 Homestead Road, Elmwood Park, NJ, 07407, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and David L. Stevens, Esquire, attorney for Debtors, Adam Czekanski and Elzbieta Czekanski, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Debtor is to make payments per the LMP;

It is **FURTHER ORDERED, ADJUDGED and DECREED** that in the event the loan mod is unsuccessful, Debtor is responsible for the difference between the regular loss mitigation payments for all involved months; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor is to obtain a loan modification by the date set forth in the loss mitigation order, as may be extended by an application for extension; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the Trustee is not to pay arrears while the loan mod is pending; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the Secured Creditor does not waive its rights to any pre- or post-petition arrears; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that if the loss mitigation is unsuccessful, Debtor will modify the plan to otherwise address the claim of Secured Creditor; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.